

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Daniel Francis Courtney § Case No. 15-17283  
Randine Ann Courtney §  
§  
Debtors §

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joji Takada, Chapter 7 Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 153,208.00 (Without deducting any secured claims)	Assets Exempt: 14,640.00
Total Distributions to Claimants: 3,740.00	Claims Discharged Without Payment: 221,168.01
Total Expenses of Administration: 1,260.00	

3) Total gross receipts of \$ 5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 156,740.00	\$ 18,359.61	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,260.00	1,260.00	1,260.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	45,008.00	23,160.01	23,160.01	3,740.00
<b>TOTAL DISBURSEMENTS</b>	\$ 201,748.00	\$ 42,779.62	\$ 24,420.01	\$ 5,000.00

4) This case was originally filed under chapter 7 on 05/15/2015 . The case was pending for 37 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/08/2018 By: /s/Joji Takada, Chapter 7 Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Preferential Transfer	1241-000	5,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 5,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093		18,330.00	NA	NA	0.00
	Chase Mtg P.o. Box 24696 Columbus, OH 43224		138,410.00	NA	NA	0.00
4	Capital One Auto Finance	4110-000	NA	18,359.61	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 156,740.00</b>	<b>\$ 18,359.61</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joji Takada	2100-000	NA	1,250.00	1,250.00	1,250.00
Joji Takada	2200-000	NA	0.00	0.00	0.00
Associated Bank	2600-000	NA	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,260.00</b>	<b>\$ 1,260.00</b>	<b>\$ 1,260.00</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		1,209.00	NA	NA	0.00
	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		1,209.00	NA	NA	0.00
	Bank of America Attn: Correspondence Unit/CA6- 919-02-41 Po Box 5170 Simi Valley, CA 93062		0.00	NA	NA	0.00
	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		10,874.00	NA	NA	0.00
	Cap1/carsn Po Box 15521 Wilmington, DE 19805		0.00	NA	NA	0.00
	Cap1/mnrds		0.00	NA	NA	0.00
	Cap1/mnrds 26525 N Riverwoods Blvd Mettawa, IL 60045		0.00	NA	NA	0.00
	Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card Po Box 15298 Wilmington, DE 19850		4,994.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		4,809.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		0.00	NA	NA	0.00
	Citibank / Sears Citicard Credit Svcs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179		0.00	NA	NA	0.00
	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		7,085.00	NA	NA	0.00
	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		0.00	NA	NA	0.00
	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		14,728.00	NA	NA	0.00
	Fifth Third Bank		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Se Grand Rapids, MI 49546		0.00	NA	NA	0.00
	Fnb Omaha Po Box 3412 Omaha, NE 68103		0.00	NA	NA	0.00
	GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/Lens Crafters Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/Linen N' Things Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	GECRB/Linen N' Things Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		0.00	NA	NA	0.00
	Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		100.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		0.00	NA	NA	0.00
	Synco/lord & Tay		0.00	NA	NA	0.00
	Synco/steinmart Plc Po Box 965005 Orlando, FL 32896		0.00	NA	NA	0.00
	Von Maur Attn: Credit Dept 6565 Brady St. Davenport, IA 52806		0.00	NA	NA	0.00
5	American Express Centurion Bank	7100-000	NA	1,209.59	1,209.59	195.33
3	Capital One, N.A.	7100-000	NA	95.60	95.60	15.44
1	Discover Bank	7100-000	NA	7,126.35	7,126.35	1,150.80
2	Discover Bank	7100-000	NA	14,728.47	14,728.47	2,378.43
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 45,008.00</b>	<b>\$ 23,160.01</b>	<b>\$ 23,160.01</b>	<b>\$ 3,740.00</b>

Document Page 9 of 12  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No:	15-17283	BWB	Judge:	Bruce W. Black	Trustee Name:	Joji Takada, Chapter 7 Trustee
Case Name:	Daniel Francis Courtney				Date Filed (f) or Converted (c):	05/15/2015 (f)
	Randine Ann Courtney				341(a) Meeting Date:	06/11/2015
For Period Ending:	06/08/2018				Claims Bar Date:	10/06/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Home Located At 1149 Hampton Lane, Yorkville, IL 60560	150,000.00	0.00		0.00	FA
2. Chase Checking Account 757066162	2,100.00	0.00		0.00	FA
3. Household Goods	750.00	0.00		0.00	FA
4. Clothing	200.00	0.00		0.00	FA
5. 2015 Kia Soul 5,000 Miles	14,798.00	0.00		0.00	FA
6. Preferential Transfer (u) Credit card payment	0.00	8,000.00		5,000.00	3,000.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$167,848.00	\$8,000.00		\$5,000.00      \$3,000.00
				(Total Dollar Amount in Column 6)

---

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Pursuing preference action re: credit card payment. - Joji Takada 7/10/2015

Document

Page 10 of 12

Negotiating settlement of preference. - Joji Takada 12/22/2015

Exhibit 8

Preference settlement approved; Consulting tax professional. - Joji Takada 5/27/2016

Reviewing file for distribution. - Joji Takada 12/23/2016

Following up with secured creditor re: withdrawal of claim. - Joji Takada 3/2/2017

Following up with secured creditor re: withdrawal of claim. - Joji Takada 8/21/2017

Following up with secured creditor re: withdrawal of claim. - Joji Takada 12/21/2017

Prepare TFR for UST review - Joji Takada 3/28/2018.

Initial Projected Date of Final Report (TFR): 05/15/2017

Current Projected Date of Final Report (TFR): 03/15/2018

Case 15-17283 Doc 38 Filed 06/14/18 Entered 06/14/18 14:43:54 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17283  
Case Name: Daniel Francis Courtney  
Randine Ann Courtney

Trustee Name: Joji Takada, Chapter 7 Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX0247  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3555  
For Period Ending: 06/08/2018

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/15/16	6	Chase Bank USA NA	Settlement payment Settlement with Chase re preference payment	1241-000	\$5,000.00		\$5,000.00
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,990.00
04/16/18	1001	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2100-000		\$1,250.00	\$3,740.00
04/16/18	1002	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution per court order.	7100-000		\$1,150.80	\$2,589.20
04/16/18	1003	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution per court order.	7100-000		\$2,378.43	\$210.77
04/16/18	1004	Capital One, N.A. C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution per court order.	7100-000		\$15.44	\$195.33
04/16/18	1005	American Express Centurion Bank C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution per court order.	7100-000		\$195.33	\$0.00

COLUMN TOTALS	\$5,000.00	\$5,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,000.00	\$5,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,000.00	\$5,000.00

Page Subtotals: \$5,000.00 \$5,000.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0247 - Checking	\$5,000.00	\$5,000.00	\$0.00
	\$5,000.00	\$5,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,000.00		
Total Gross Receipts:	\$5,000.00		

Page Subtotals:

\$0.00

\$0.00